

EXHIBIT 3

IN-PERSON PRESENTATION

Debt Resolution Program



WHITESTONE
LEGAL GROUP

IN-PERSON PRESENTATION

MY NAME IS _____ AND I AM A REPRESENTATIVE OF WHITESTONE LEGAL GROUP (WHITESTONE).

TODAY WE ARE GOING TO DISCUSS WHITESTONE'S DEBT RESOLUTION PROGRAM AND HOW IT CAN HELP YOU WITH YOUR FINANCIAL SITUATION.

BEFORE WE BEGIN, PLEASE UNDERSTAND THAT I AM NOT AN ATTORNEY, AND AS SUCH, I AM NOT QUALIFIED TO PROVIDE LEGAL ADVICE TO YOU, OR TO ANSWER QUESTIONS OUTSIDE THE SCOPE OF THE PRESENTATION I AM ABOUT TO DELIVER.

AFTER THE PRESENTATION, YOU WILL DECIDE IF YOU WANT TO SIGN AND SUBMIT ENROLLMENT DOCUMENTS TODAY. IF YOU DO DECIDE TO MOVE FORWARD, A WHITESTONE ATTORNEY, LICENSED TO PRACTICE IN YOUR STATE, WILL REVIEW YOUR FILE AND CONTACT YOU BY TELEPHONE WITHIN THE NEXT FEW DAYS.

YOU MUST MAKE YOURSELF AVAILABLE TO SPEAK WITH THE ATTORNEY, AS WHITESTONE POLICIES REQUIRE THAT THIS CONVERSATION TAKE PLACE BEFORE YOU CAN MAKE YOUR FIRST PAYMENT AND BEGIN YOUR PROGRAM. IT WILL ALSO ENSURE THAT ALL OF YOUR QUESTIONS HAVE BEEN ADDRESSED BY AN ATTORNEY BEFORE ANY PAYMENTS ARE DRAFTED.

HOW DOES DEBT RESOLUTION WORK?



Whitestone's Debt Resolution program is designed to pay off your debts through a strategy in which Whitestone negotiates with your creditors on your behalf to pay back, in a lump sum or term payments, less than the amount owed on your accounts.

Your involvement in these negotiations and conversations may be necessary and important.

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STEPS IN THE DEBT RESOLUTION PROCESS

What You Will Do:

- **Stop Paying Your Creditors** – Whitestone advises you to stop making payments on your accounts in the program. Whitestone typically has a greater success when you accounts have gone into default. It gives Whitestone more leverage when negotiating your debts with creditors.
- **Save Money To Pay Your Creditors** - Start using the money you are not paying your creditors to fund your Special Purpose Savings Account. These funds, along with any additional funds you can deposit, will be used to fund settlements.
- **Forward Communications** – Whitestone will deal with your creditors. Please forward all correspondence and communications to Whitestone and notify them of any attempts made by your creditors or their collectors to contact you.

What We Will Do:

- **Notify Your Creditors** – Whitestone will strategically notify certain creditors that you are represented by an attorney. Once advised your creditors should stop any further communication with you regarding your debts.
- **Constant Communication** – Whitestone will keep you up to state on the status of your file and negotiations with your creditors.
- **Create a Unique Debt Resolution Strategy** – Whitestone will create and discuss a strategy to resolve all of your debts with you.
- **Strategically Negotiate with your Creditors** – Whitestone will strategically negotiate with your creditors throughout your representation and obtain your written approval on any agreements successfully negotiated with your creditors.

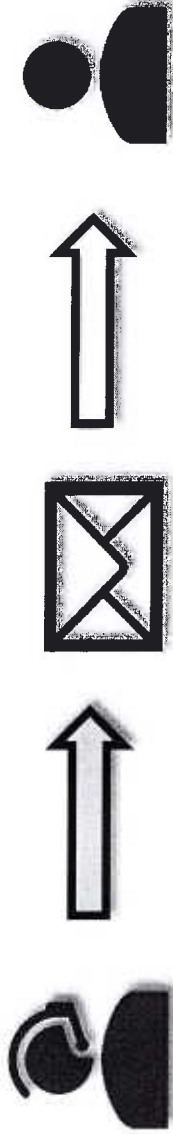
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WHITESTONE DEALS WITH YOUR CREDITORS

Whitestone's Representation is communicated to your creditors



Letters of Representation (LOR) - LOR are strategically sent to your creditors. After you have made your first payment, Whitestone will send LOR's to your creditors unless they have made the determination that a specific creditor will become more aggressive by receiving a LOR. If that is the case, Whitestone will not send a LOR to those specific creditors.

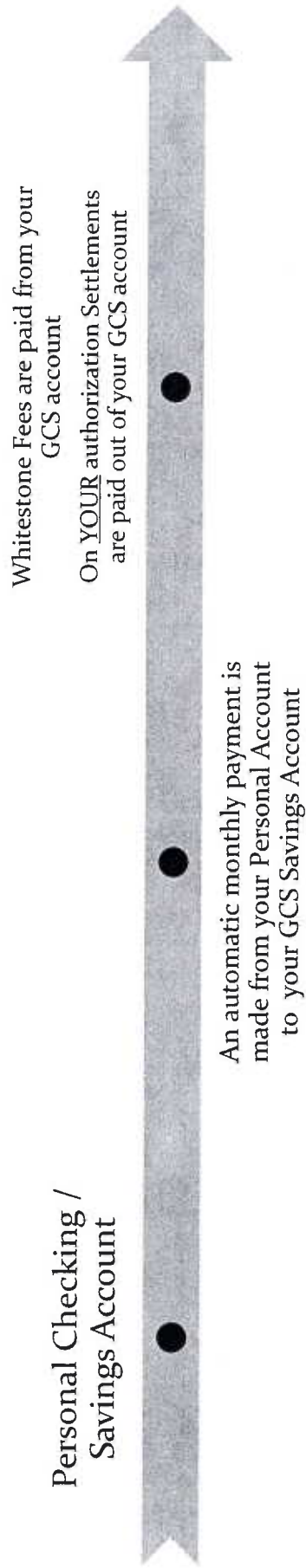
Creditor Communication - Whitestone wants to deal with all creditor communicate for you. Please refer all creditors to Whitestone. However, there may be limited cases, where you may have to communicate with your creditor directly, but in those instances Whitestone will advise you on what to say and how to handle it.

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Global Client Solutions and Your Special Purpose Savings Account



THE FDIC INSURED SPECIAL PURPOSE SAVINGS ACCOUNT EXPLAINED

- Whitestone helps you establish a new Global Client Solutions (GCS) savings account. You will use this account to save the money that will resolve your debts.
- The funds in your Special Purpose Savings Account BELONG TO YOU and you may withdraw any funds that have not previously been earned by Whitestone.
- As you begin to save funds in your GCS Account, Whitestone will negotiate with your creditors a resolution of your debts.

NEGOTIATION AND DEBT RESOLUTION STRATEGY

HOW Are Debts Negotiated with YOUR CREDITORS?

- **Whitestone's Strategy** - Your program's strategy is to resolve your debts as quickly as possible, while saving you as much money as possible.
- **Available Funds** - Whitestone's strategy is based on saving funds in your GCS account. It is imperative to make all of your payments, so that you have funds available to fund settlements.
- **SPSA Balance** - As you being to save funds in your SPSA Account, Whitestone will contact your creditors to negotiate the best settlements on your behalf.
- **Agreements** - When Whitestone reaches an agreement with your creditors, you will receive a call from one of its attorneys or negotiators to discuss the terms of the agreement. You will then receive the details of the settlement in writing.
- **Accepting Settlement Agreements** - In order to accept a settlement, you must provide your written or verbally recorded acceptance of the offer. You must also authorize the funds be sent to your creditor. The process is repeated until all debts are negotiated and resolved with your creditors.



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LITIGATION SUPPORT SERVICES

We Support You Throughout The Program



Representation

When appropriate, Whitestone will represent you if you are sued relating to a debt that is enrolled in the program.



End Litigation

Whitestone's attorneys can often take measures to avoid litigation – this may include work done on your behalf – both in and out of court.



Negotiate and Respond

Whitestone's Strategies May Include:

- Negotiations with Your Creditors
- Preparation of Responsive Documents
- Court Appearances

CHANGE IN CIRCUMSTANCES

Contact Whitestone Immediately to Discuss Your Options if:

1. YOU LOSE YOUR JOB

- If you lose your job or earn less money, call Whitestone right away.

2. YOUR SITUATION GETS WORSE

- If you experience any additional hardship, you should contact Whitestone immediately. Hardships may include health or medical issues, catastrophic expenses or any other hardship which causes your situation to get worse.

3. SAVE AS MUCH MONEY AS YOU CAN

- Additional contributions can help resolve your accounts even sooner. If you ever have extra funds to contribute – like a tax refund, inheritance, a monetary gift, or get a raise in your pay - adding those funds to your program will enable Whitestone to achieve quicker settlements with your creditors.

IMPORTANT INFORMATION

- **Penalties:** Whitestone cannot stop interest, penalties or late fees, but reduction of these expenses is typically included in any settlement negotiated on your behalf.
- **Tax Advice:** Whitestone does not provide any tax advice and any reductions in debt may be taxable by the IRS.
- **Credit Score:** Your credit score will likely be negatively impacted.
- **Collection Activity:** You may experience an increase in collection activity, including calls or letters from creditors or collectors. Whitestone can seek damages for you as a result of abusive collection practices.
- **Credit Bureaus:** Whitestone does not contact credit bureaus or take other steps to clean up or repair your credit.
- **First Settlement:** Your creditors typically take 6 months to charge off your account. Therefore, a typical client sees their first settlement in the first 7 to 9 months.

SUPPORT THROUGHOUT THE PROGRAM

Whitestone Staff is Available for Support Throughout the Program

Client Services Support

The Client Services Team is available to answer all non-legal questions and help you throughout the debt resolution process. Don't hesitate to call them with any questions or concerns. Client Services Support staff can always put you in touch with an attorney in your state.

Welcome Calls and Orientation

Please be available to speak with both your local attorney and the Client Support Team so they can discuss important legal matters, answer your questions, and provide logistical guidance you'll need to facilitate effective representation.

Welcome Package

Your welcome package will be mailed to you within one week of Whitestone receiving a copy of your executed agreement. It will include a copy of your executed agreement, which will also be emailed to you.

**IMPORTANT – YOU MUST MAKE YOURSELF AVAILABLE TO SPEAK WITH YOUR LOCAL
Whitestone ATTORNEY BEFORE YOUR PROGRAM MAY COMMENCE.**

THE LETTER OF ENGAGEMENT

- The Letter of Engagement (LOE) is the Agreement between you and Whitestone. The LOE forms and describes an Attorney – Client relationship, which secures Whitestone’s representation of you with respect to specific creditors, regarding specific debts.
- The Attorney-Client Relationship is governed by the terms of the LOE, and is officially created only after ALL THREE of the following events have occurred;
 1. You, the Client, and an authorized representative of Whitestone have both signed the Letter of Engagement,
 2. A Whitestone attorney, licensed in your state, has reviewed and approved your file and has had a telephone conversation with you, AND
 3. You have made your first payment to Whitestone.
- The LOE lists and explains Whitestone’s services, which will be provided by professionals including attorneys, paralegals, negotiators, assistants, and other personnel. Services performed by non-attorney personnel will be directly authorized and supervised by Whitestone attorneys.

THE LETTER OF ENGAGEMENT (CONTINUED)

Retainer Fee

- This is a flat \$995.00 fee that compensates Whitestone for many of the legal services it performs at the outset of representation.

Monthly Administrative Fees

- These fees compensate Whitestone for continuing legal services provided throughout the program.

Service Cost

- The Service Cost pays for non-legal work involved in the implementation, management, and maintenance of your representation.

The LOE contains a section covering fees and costs you agree to pay to Whitestone for its services. The specific timing and amounts of your fees will be detailed in the LOE, and are broken down into three distinct types of fees:

The Arbitration of Disputes and Waiver of Class Action Rights section of the LOE governs how any potential disputes that could arise between you and Whitestone would be resolved.

ADDITIONAL DOCUMENTS AFFECTING THE LETTER OF ENGAGEMENT

•Notice of Right to Cancel

- Should you change your mind about engaging Whitestone's services.

•Authorization to Settle

- Allows Whitestone to act on your behalf when necessary.

•Power of Attorney

- Notifies creditors that Whitestone represents you.

•Bankruptcy vs Debt Negotiation and Election of Services

- Useful information about the various options available to address overwhelming debt.

•Credit Union Disclaimer

- Additional rules governing Whitestone's representation against Credit Unions.

DOCUMENTS TO BE SIGNED TODAY



Letter of Engagement

Your Agreement with Whitestone which outlines the terms and conditions of the representation.



Payment Schedule

Outlines all payments of fees and savings.



Power of Attorney

Permits Whitestone to act on your behalf to negotiate with your creditors.



Compliance Affidavit

Acknowledges the legal staff's compliance with all Federal and State regulations.



In-Person Client Presentation

Your acknowledgement that you have received this presentation in person.



Banking Platform Document

Also known as the Dedicated Account Agreement and Application, this provides your consent to establish and authorize electronic payments to a Special Purpose Savings Account through Global Client Solutions (GCS).

SPECIAL PURPOSE SAVINGS ACCOUNT AND FINANCIAL INFORMATION



WHITESTONE
LEGAL GROUP



- You will pay Whitestone's fees and fund settlements through a Special Purpose Savings Account, provided and maintained by GCS. GCS will draw funds directly from your checking account, into the Special Purpose Savings Account, as agreed in the Electronic Payment Authorization form.
- The funds in this account will remain under your control, and you will be able to access the account directly with the use of a Passcode / Password. You can withdraw any funds that have not been earned by Whitestone at any time.
- This is a non-interest bearing account, and is only used to pay fees to Whitestone and fund settlements that Whitestone negotiates and pays on your behalf.



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SPECIAL PURPOSE SAVINGS ACCOUNT AND FINANCIAL INFORMATION



- Funds in your GCS account are FDIC insured, and the amount of coverage may increase or decrease subject to changes in FDIC policy from time to time.
- Fees associated with this account, as well as all other terms and conditions affecting your interactions with GCS are covered in your Account Servicing Agreement. Monthly fees include \$10.95 / month for maintenance of the account, as well as other fees from time to time as listed in the Agreement. Please review the Account Servicing Agreement now, and initial once you have finished reviewing and understand its terms.
- Now that you have read and understand your Account Servicing Agreement, I can take your financial information to assist you in completing the application.



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